Amendments to the Specification:

Please delete the paragraph beginning on page 6, line 15, to page 7, through line 20 and replace it with the following amended paragraph:

--A DNA sequence of the human bone sialprotein promoter is known and has been published by Kim, R.H. et al. in Matrix Biol. 14: 31-40 (1994). The sequence submitted to GenBank by this group with accession # L24756 (SEQ ID NO 25) is referred to hereafter as the wild type sequence or the published sequence. A DNA sequence of the human matrix gla protein promoter is known and has been published by Cancela L. et al. in J. Biol. Chem. 265 (25): 15040-15048 (1990). The sequence submitted to GenBank by this group with accession # M55270 (SEQ ID NO 26) is referred to hereafter as the wild type sequence or the published sequence. A DNA sequence of the human osteopontin promoter is known and has been published by Hijiya et al. in Biochem J., 303: 255-262 (1994). The sequence submitted to GenBank by this group with accession # D14813 (SEQ ID NO 27) is referred to hereinafter as the wild type sequence or the published sequence. A DNA sequence of the human OPG/OCIF promoter is known and has been published by Morinaga et al., Eur. J. Biochem. 254 (3) : 658-691 (1998). The sequence submitted to GenBank by this group with accession #AB008821 (SEQ ID NO 28) is referred to hereinafter as the wild type sequence or the published sequence. This terminology is not intended to imply that any of these published sequences is more prevalent in the population than variations thereof or that each or any of them is associated with the minimum risk of pathology. The method of the invention includes determining whether the individual being tested has a bone sialoprotein promoter, a matrix gla protein promoter, an osteopontin promoter, or an OPG/OCIF promoter or all four or combinations of two or more out of these four promoters which are identical with the published sequences (or are identical at selected regions of said sequences) or whether that individual has a bone sialoprotein promoter, a matrix gla protein promoter, an osteopontin promoter, or an OPG/OCIF promoter or all four or combinations of two or more out of these four which differ from the published sequences (or which differ at said selected locations), i.e. are polymorphisms of the published sequences, whether homozygous or heterozygous.—

Please delete the paragraph on page 22, line 21 – through line 30, and replace it with the following amended paragraph:

--DNA analyses. Screening for the BSP-A1496G and the BSP-G1869A polymorphisms (basepair numbering according to numbering of BSP promoter sequence submitted to GenBank, accession #L24756) (SEQ ID NO 25) , the MGP-C242A polymorphism (basepair numbering according to numbering of MGP promoter sequence submitted to GenBank, accession #M55270) (SEQ ID NO 26), as well as the OPN-G520A and OPN-T1825C polymorphisms (basepair numbering according to numbering of osteopontin promoter sequence submitted to GenBank, accession #D14813) (SEQ ID NO 27) were performed as follows:--

Please delete the paragraph on page 34, line 26 – through line 30, and replace it with the following amended paragraph:

--DNA analyses. Screening for the OPG-A163G polymorphism (basepair numbering according to numbering of OPG/OCIF promoter sequence submitted to GenBank, accession #AB008821) (SEQ ID NO 28), was performed as follows:--